



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/822,677	03/30/2001	Hideyuki Mizuta	JP920000011US1 /954-01012	9216
7590	05/27/2005		EXAMINER HARBECK, TIMOTHY M	
David Aker 23 Southern Road Hartsdale, NY 10530			ART UNIT 3628	PAPER NUMBER

DATE MAILED: 05/27/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/822,677

Applicant(s)

MIZUTA, HIDEYUKI

Examiner

Timothy M. Harbeck

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☐ Claim(s) 1-18 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
- 1) ☒ Certified copies of the priority documents have been received.
 - 2) ☐ Certified copies of the priority documents have been received in Application No. ____.
 - 3) ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 3/08/2004.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: ____.

Specification

The specification is objected to as failing to provide proper antecedent basis for the claimed subject matter. See 37 CFR 1.75(d)(1) and MPEP § 608.01(o). The rejected claims refer to a first apparatus, a second apparatus, a third apparatus and a fourth apparatus that do not have proper antecedent basis from the specification.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-3 and 18 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Re Claim 1: The rejected claim refers to a first apparatus, a second apparatus, a third apparatus and a fourth apparatus that are not defined in the specification. For the purposes of this examination, the examiner will judge the term "apparatus" to refer to a type of software that could perform the task that is required of said first apparatus, said second apparatus, said third apparatus and said fourth apparatus respectively.

Re Claim 2-3: Rejected as being dependent on a previously rejected claim.

Re Claim 18: The rejected claim is directed to a system. However, the body of the claim does not recite any element or structure. Thus, the meaningful search for the

Art Unit: 3628

rejected claim cannot be done since it is not clear what the claimed transaction system is comprised of.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 16-17 are rejected under 35 U.S.C. 102(b) as being anticipated by Abecassis (US Patent No. 5,426,281).

Re Claim 16: Abecassis discloses the claimed vendor terminal, which performs an on-line transaction with a user that comprises a display capable of receiving and displaying (Column 5, lines 46-48) the contents of an account (Column 4 lines 2-5) used for said transaction and a lock that is capable of, based on the contents of said account displayed by said display, locking said account in order to inhibit the performance without permission of a procedure by the user (Column 3, lines 14-16). In Abecassis' system the buyer and seller have equitable electronic access to and control of the payment, and prearranged conditions must be met, or defaulted upon, before either

Art Unit: 3628

party can move said payment. These conditions, while pending, function as a lock on said account.

Re Claim 17: Abecassis discloses the claimed vendor terminal, wherein said display receives and displays the contents of said account (Column 4, lines 2-5), together with the state of said account after said account has been locked by said purchaser, in order to inhibit the performance, without permission, of a procedure by another party (Column 4, lines 2-22).

Claims 8, 13-15 are rejected under 35 U.S.C. 102(e) as being anticipated by Lee (US Patent No. 6,748,367).

Re Claim 8: Lee discloses a method and system for effecting financial transactions over a public network. In Lee's embodiment, a purchaser, through a public network (Column 3, line 3), would use this system to generate a temporary account designated for a particular transaction upon the receipt of online instructions from said purchaser (Column 3, lines 31-33). The purchaser would also give instructions for the transfer of a monetary sum into the said temporary account (Column 3, lines 31-33). Lee's method also allows the vendor to issue instructions to the central controller, to move the money from said temporary account (Column 4, lines 49-52). Finally the temporary account is closed after said money has been moved (Column 4, line 63).

Re Claim 13: Lee discloses a server, which performs the functions of an online bank for a transaction entered into by a purchaser and a vendor connected via a network, comprising a temporary account generator that is capable of generating a temporary,

Art Unit: 3628

dedicated account for a transaction (Column 3, lines 31-33). Lee's server further comprises a transmission unit that is capable of transmitting, via said network, the contents of said temporary account to said purchaser and said vendor (Column 3, lines 39-40, lines 49-52). Lee's server further comprises a function whereby the purchaser transmits to the common controller information to authorize access to said temporary account (Column 3 lines 13-18). The server would therefore need a reception unit capable of receiving these instructions and therefore could be capable of receiving, from said purchaser via said network, an instruction that could direct the locking of said temporary account to limit access without permission by said vendor, and for receiving from said vendor via said network, an instruction directing the locking of said temporary account to inhibit access without permission by said purchaser.

Re Claim 14: Lee discloses the claimed server, wherein said transmission unit is capable of transmitting, to said purchaser and to said vendor via a network, a result received by said reception unit, together with the contents of said temporary account (Column 3 lines 39-40, lines 49-52).

Re Claim 15: Lee discloses the claimed server, wherein, when said temporary account has not been locked by said vendor, said reception unit is capable of accepting, from said purchaser, a request to move said money in said temporary account (Column 4, lines 34-36), and wherein, when said temporary account has not been locked by said purchaser, said reception unit is capable of accepting, from said vendor, a request to move said money in said temporary account (Column 4, lines 49-52).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1,3,10, 11 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lee in view of Abecassis.

Re Claim 1: Lee (US Patent No. 6,748,367) discloses an online transaction system for the use, via a network, of a vendor and a purchaser of goods, comprising a first apparatus for establishing a temporary account for a designated transaction at a financial institution (Column 3, lines 34-36) and a second apparatus for generating an instruction to deposit money in said temporary account issued by said purchaser (Column 3, lines 34-36). Lee does not disclose a system wherein the purchaser can limit the access of a vendor to the contents of the temporary account and wherein once the temporary account is created the vendor can verify the contents. Abecassis (US Patent No. 5,426,281) teaches a Transaction Protection System that allows a purchaser to limit the access of a vendor to a monetary deposit in an account related to a particular transaction, via a non-related third party (Column 3, lines 3-16). Abecassis further teaches an apparatus for providing verification by the vendor, via a network, of the contents of the account (Column 4, lines 2-5) and locks the account to limit access by the purchaser (Column 3, lines 14-16). Thus it would have been obvious to

Art Unit: 3628

someone skilled in the ordinary art to modify the temporary account system of Lee by adopting the teaching of Abecassis to allow the purchaser or the vendor to limit the access of the other to a deposit in an account associated with a particular transaction. This would be necessary to ensure that both the purchaser and vendor are protected in the event of fraud on the part of the other party.

Re Claim 3: Lee in view of Abecassis discloses the claimed system, and Abecassis further teaches that when the vendor has verified that the purchaser has unlocked the temporary account, the vendor moves the money deposited in the temporary account (Column 4, lines 5-6). In Abecassis' system, once the previously agreed upon conditions are met regarding shipping and delivery of the goods, the purchaser essentially releases his hold on the deposit which leaves the vendor free to move the money in the temporary account. It would have been obvious to someone skilled in the ordinary art to modify the system of Lee in view of Abecassis, discussed above, by further adopting the teaching of Abecassis to allow the vendor to move the contents of the temporary account once the purchaser unlocks it. If the vendor were not permitted to move the contents of the temporary account, then the vendor would not be compensated for the goods.

Re Claim 10: Lee discloses a system wherein a server (common controller) is connected to a network serves as an online bank for online transactions (Column 3 lines 1-8). This system contains a reception unit that is capable of receiving a request from a terminal of a purchaser connected to said network, for the preparation of a temporary account used for an online transaction and for receiving information concerning money

Art Unit: 3628

that should be deposited in said temporary account (Column 3, lines 22-30). The system also comprises a temporary account generator for generating said temporary account based on said request and on said money information that is received (Column 3, lines 31-33). The system further comprises a storage unit that is capable of storing information concerning said temporary account (Column 3, lines 11-12). Lee further discloses a key information reception unit that is capable of receiving, from said terminal of either the purchaser or vendor, key information for the inhibition of the transfer of money in said temporary account by an unauthorized party (Column 3, 13-18). Lee does not explicitly disclose a temporary account locking unit for employing said purchaser key information and said vendor key information to change information, stored in said storage unit, concerning the locked state of said temporary account. Abecassis teaches a transaction protection system wherein a purchaser deposits money into an account, whose contents are available to a vendor and said contents cannot be moved until pre arranged conditions are met (Column 4, lines 2-9). In this embodiment said account is essentially locked until said conditions are met, at which time, information is transmitted to the temporary account to change the locked state of the account. It would have been obvious to someone skilled in the ordinary art to modify the system of Lee to include the teachings of Abecassis to ensure that the neither said purchaser or said vendor can move said money in said temporary account without the consent of the other party. This would prevent said vendor from moving said money without shipping said purchaser the agreed upon goods and in the same

Art Unit: 3628

respect would prevent said purchaser from keeping said goods without paying said vendor.

Re Claim 11: Lee further discloses a transmission unit (Column 3, lines 45-48) that is capable of being used for storing in said storage unit, in addition to said information concerning said temporary account, a change in said state of said temporary account for which a lock is applied by said temporary account locking unit, and for transmitting said information stored in said storage unit for said temporary account.

Re Claim 12: Lee further discloses an account money transfer unit (Column 3, 53-58) that is capable of moving said money held in said temporary account based on a change in said locked state obtained by said temporary account locking unit, and on a request received from said purchaser or said vendor.

Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Chang in view of Abecassis.

Re Claim 4: Chang (US Patent No. 6,105,012) discloses a security system and method for a financial institution server and client web browser. In this embodiment, a web browser is provided, via a network, which has the ability to provide each user of the browser with public and private encryption keys (Column 2, lines 22-24). The private keys are used to digitally "sign" or authorize a transaction message when so requested (Column 2 lines 27-28). Using these keys it would be possible for a purchaser involved in a transaction, to request that a lock be placed on money held by the financial institution, which would limit access to said money by another party, namely the vendor

associated with said transaction. A second private key could be provided to said vendor of said transaction to place a lock on said money held by said financial institution which would limit access to said money by another party, namely said purchaser. Chang does not disclose a scenario whereby the vendor cannot move said money when said purchaser's key is employed and whereby said purchaser cannot move said money when said vendor's key is employed. Abecassis teaches a Transaction Protection System whereby a non-related third party offers a service that protects any deposit tendered by a buyer to a seller for the future delivery of goods (Column 3, lines 5-13). This system provides the buyer and seller with equitable control of the payment, or in other words the money cannot be removed from the financial institution until one of the parties relinquishes their control. It would have been obvious to someone skilled in the ordinary art to modify the security system of Chang in view of Abecassis to include the feature whereby the money cannot be moved by either party of a transaction when the other party still has a lock employed on said money. This would ensure that both parties are satisfied that all conditions of the transaction have been met before the money is moved to a different location.

Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Lee in view of Abecassis as applied to claim 1 above, and further in view of Lai.

Re Claim 2: Lee in view of Abecassis discloses all of the claimed system except for the explicit disclosure wherein the vendor, after locking the temporary account to limit

Art Unit: 3628

access by the purchaser, then ships the goods. Lai (PG Pub. No. US 2001/0037290 A1) further teaches a system for secured web-based escrowed transactions whereby the release of shipping information, and thus the physical shipping of the goods, does not occur until the vendor verifies that the funds necessary for the transaction are deposited in the designated account (Column 6, lines 9-11). It would have been obvious for someone skilled in the ordinary art to modify the system of Lee in view of Abecassis by further adopting the teaching of Lai to allow the vendor to ship the goods after verifying the contents of the temporary account. The vendor would not ship the goods without being assured that the purchaser is capable and willing to pay for the transaction, or else said vendor would risk non payment from said purchaser.

Claims 5 and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Chang in view of Abecassis as applied to claim 4 above, and further in view of Lee.

Re Claim 5: Chang in view of Abecassis discloses the claimed method, except for whereby said money held by said financial institution is deposited in a temporary account. Lee teaches a method for effecting financial transactions whereby the common controller of the system generates a temporary account for storing a deposit (Column 3, lines 31-33). It would have been obvious for someone skilled in the ordinary art to modify the security system of Chang in view of Abecassis, further in view of Lee to include a temporary account for storing a transaction deposit. This would be necessary

so that the financial institution would not store a unique account for each individual transaction that a client makes.

Re Claim 6: Chang in view of Abecassis discloses the claimed method except for the explicit disclosure of a temporary account. Chang discloses a web browser (Column 1 lines 66-67 – Column 2 line 3) that could be used to transmit a setup screen for a temporary account to said purchaser, wherein said purchaser could transfer money for deposit in said temporary account at a financial institution. The purchaser could then issue a request to said financial institution to use a private key to place a lock on said temporary account (Chang, Column 2, lines 27-28). Said financial institution could then transmit a setup screen for said temporary account to said vendor (Abecassis, Column 4, lines 2-6), and receives from said vendor a request to use a second private key to place a lock on said temporary account as needed (Chang, Column 2 lines 27-28). Lee teaches a method for effecting financial transactions over a network wherein a temporary account is created for the transaction (Lee, Column 3, lines 31-33). It would have been obvious to someone skilled in the ordinary art to modify the method of Chang in view of Abecassis to include the temporary account of Chang, so that each individual transaction can be tracked while operations are pending.

Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Chang in view of Abecassis as applied to claim 4 above, and further in view of Lai.

Re Claim 7: Chang in view of Abecassis discloses the claimed method supra except for the explicit disclosure wherein said vendor, after using said second key to place a lock

Art Unit: 3628

on said money, ships goods to said purchaser; and wherein said purchaser uses said first key to remove said first lock on said money in order to pay said vendor. Lai teaches a method for secured web based escrowed transactions whereby the shipping data for a transaction is not released to the vendor until the purchaser has deposited the appropriate funds into a designated account associated with the transaction (Page 1, Paragraph 007). Lai also teaches that once the goods have been shipped that the purchaser releases his claim to said deposit in said account (Page 2, Column 1, lines 1-3). In this manner, the transaction is completed in a secure way and the purchaser is assured of receiving said goods and the vendor is assured of receiving said money from said account.

Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Lee in view of Chang in view of Abecassis.

Re Claim 9: Lee discloses the claimed method except for the explicit disclosures wherein said temporary account is locked online by said purchaser using a key and said temporary account is also locked by said vendor and wherein when said temporary account is locked by either party, the other party is not free to move the money in said temporary account. Chang teaches a method wherein a web browser is operated through the use of encryption keys for performing financial transactions within an account (Column 2, lines 22-28). Each key is unique to the individual and is used to authorize actions performed within the account (Column 2 lines 27-28). Abecassis teaches a method wherein a buyer and a seller have equitable electronic access to, and

Art Unit: 3628

control of a payment associated with a transaction (Column 3, lines 14-16). It would have been obvious to someone skilled in the ordinary art to modify the method of Lee in view of Chang and in view of Abecassis to allow the purchaser and the seller of a transaction to separately lock onto the same account to prevent the other from moving the deposit contained within the account. In this manner, the purchaser is assured that his money is not released to the vendor before said purchaser receives said goods, and the vendor is assured that said purchaser cannot withdraw said money from said account once said vendor has shipped said goods.

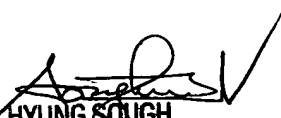
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Timothy M. Harbeck whose telephone number is 571-272-8123. The examiner can normally be reached on M-F 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Art Unit: 3628

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


HYUNG SOUH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600